

*This Bulletin informs North Dakota financial institutions and the public of filed applications by state-chartered banks, state-chartered credit unions, and trust companies. This Bulletin is for informational purposes only and does not constitute legal notice of an application.*

**STATE OF NORTH DAKOTA  
DEPARTMENT OF FINANCIAL INSTITUTIONS  
2000 SCHAFER STREET, SUITE G  
BISMARCK ND 58501-1204  
701-328-9933  
[www.nd.gov/dfi](http://www.nd.gov/dfi)**

***BULLETIN  
AUGUST 31, 2013, APPLICATIONS***

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<b><u>MERGER APPLICATION</u></b>		
6-14-13	American Bank Center, Dickinson, to merge Community First Bank of Glendive, Glendive, MT, into American Bank Center, Dickinson	Comment period ends 7-15-13. To be acted on by State Banking Board 9-12-13.
<b><u>CHANGE OF CONTROL APPLICATION</u></b>		
7-1-13	Tolna Bancorp, Inc., Tolna, to acquire 100% of issued and outstanding stock of McVile Financial Services, Inc., McVile, and indirectly acquire McVile State Bank, McVile	Approved by State Banking Board 8-20-13
<b><u>FACILITY APPLICATION</u></b>		
8-12-13	The First State Bank of Munich, Munich, to establish a facility at 1207 West Divide Avenue, Bismarck	Comment period ends 8-27-13. To be acted on by Commissioner.
<b><u>FACILITY DISCONTINUED</u></b>		
7-5-13	Heartland State Bank, Edgeley, to close its facility at 107 Main St, Fredonia	Comment period ends 8-26-13. To be acted on by Commissioner.
<b><u>NAME CHANGE</u></b>		
8-14-13	The First State Bank of Munich, Munich, to change its name to Horizon Financial Bank, Munich	To be acted on by State Banking Board 9-12-13

**BULLETIN**  
**AUGUST 31, 2013, APPLICATIONS**

<u>Date</u>	<u>Applicant</u>	<u>Status</u>
<u>MERGER APPLICATION</u>		
7-18-13	Railway Credit Union, Mandan, to merge Genie-Watt Credit Union, Bismarck, into Railway Credit Union, Mandan, and establish a branch in Bismarck	Comment period ends 8-28-13. To be acted on by State Credit Union Board 9-5-13.

EXPANSION OF FIELD OF MEMBERSHIP

7-18-13	Railway Credit Union, Mandan, to expand its field of membership to include in addition to its current field of membership employees of MDU Resources Group, Inc., and its subsidiaries and Ottertail Power-Coyote Station, Montana-Dakota Utilities co., Knife River Corporation and WBI Holdings (including family members and retirees of these organizations).	Comment period ends 8-28-13. To be acted on by State Credit Union Board 9-5-13.
---------	---	--

RELOCATE MAIN OFFICE

7-29-31	Dakota West Credit Union, Watford City, to relocate its main office from 329 N Main to 340 N Main, Watford City	Preliminary application
---------	---	-------------------------

RELOCATE BRANCH

6-28-13	Citizens Community Credit Union, Devils Lake, to relocate its branch from Wal-Mart, 2551 32 <sup>nd</sup> Ave S to 3351 32 <sup>nd</sup> Ave S, Grand Forks	Approved by Commissioner 8-14-13
7-29-13	First Community Credit Union, Jamestown, to relocate its branch from 149 4 <sup>th</sup> St NE to 115 5 <sup>th</sup> Ave NE, Valley City	Preliminary application

COMMISSIONER NAME WAIVER

Greg and Robin Schar Family Trust, Salem, OR	Approved 8-21-13
---	------------------

USURY

The usury rate for unregulated lenders the month of September 2013 is **7.000% (5.586%)**.

**PLEASE NOTE:** The usury rate is equal to five and one half percent (5.5%) higher than the current cost of money as reflected by the average rate of interest payable on U.S. Treasury Bills maturing within six months; but in any event the maximum allowable interest rate ceiling may not be less than seven percent (7.0%).